



PATENT APPLICATION NO.: 09/518,948  
ATTORNEY DOCKET NO.: 72167.000141

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/518,948 Confirmation No.: 8859  
Applicant : Fred SLAVIN, et al.  
Filed : March 6, 2000  
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT  
AND PAYMENT SYSTEM AND METHOD THEREFOR  
TC/Art Unit : 3691  
Examiner: : Stefanos Karmis  
  
Docket No. : 72167.000141  
Customer No. : **21967**

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

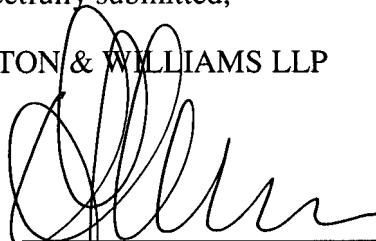
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), the Patent Office is authorized to charge the amount of \$180.00 as set forth in § 1.17(p) to Deposit Account No. 50-0206. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: August 24, 2007

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/518,948</b>
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U.S. PATENT DOCUMENTS					
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	1.	US 2001/0018739	08-30-2001	Anderson et al.	
	2.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	3.	US 2001/0047334	11-29-2001	Nappe et al.	
	4.	US 2001/0047489	11-29-2001	Ito et al.	
	5.	US 20010032139	10-18-2001	Debonnet, Jr.	
	6.	US 2002/0012445	01-31-2002	Perry	
	7.	US 2002/0013728	01-31-2002	Wilkman	
	8.	US 2002/0023055	02-21-2002	Antognini , et al.	
	9.	US 2002/0026394	02-28-2002	Savage et al.	
	10.	US 2002/0038363	03-28-2002	MacLean	
	11.	US 2002/0052842	05-02-2002	Schuba et al.	
	12.	US 2002/0055907	05-09-2002	Pater, et al.	
	13.	US 2002/0069134	06-06-2002	Solomon	
	14.	US 2002/0072976	06-13-2002	Virtanen, et al.	
	15.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
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	17.	US 2002/0087469	07-04-2002	Ganesan, et al.	
	18.	US 2002/0091635	07-11-2002	Dilip et al.	
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	20.	US 2002/0107788	08-08-2002	Cunningham	
	21.	US 2002/0111837	08-15-2002	Aupperle	
	22.	US 2002/0138398	09-26-2002	Kalin et al.	
	23.	US 2002/0170966	11-21-2002	Hannigan et al.	
	24.	US 2002/0184151	12-05-2002	Maloney	
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	25.	US 2002/0194096	12-19-2002	Falcone et al.	
	26.	US 2002/0198817	12-26-2002	Dhir	
	27.	US 2002/0199182	12-26-2002	Whitehead	
	28.	US 2002/0178071	11-28-2002	Walker et al.	
	29.	US 2003/0018557	01-23-2003	Gilbert et al.	
	30.	US 2003/0037002	02-20-2003	Higgins, et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0110442	06-12-2003	Battle	
	35.	US 2003/0120686	06-26-2003	Kim, et al.	
	36.	US 2003/0187789	10-02-2003	Karas, et al.	
	37.	US 2003/0191710	10-09-2003	Green, et al.	
	38.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	39.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	40.	US 2003/0225663	12-04-2003	Horan et al.	
	41.	US 2003/0233305	12-18-2003	Solomon	
	42.	US 2003/0237046	12-25-2003	Parker, et al.	
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	44.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	45.	US 2004/0201735	10-14-2004	Baron	
	46.	US 2004/0228514	11-18-2004	Houle, et al.	
	47.	US 2005/0177480	08-11-2005	Huang	
	48.	US 20050033690	02-10-2005	Antognini et al.	
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	49.	US 3653480	04-04-1972	Yamamoto et al.	
	50.	US 4205780	06-03-1980	Burns, Emmett	
	51.	US 4264808	04-28-1981	Owens, et al.	
	52.	US 4321672	03-23-1982	Braun, et al.	
	53.	US 4396985	08-02-1983	Ohara	
	54.	US 4495018	01-22-1985	Vohrer	
	55.	US 4617457	10-14-1986	Myers	
	56.	US 4672377	06-09-1987	Murphy	
	57.	US 4700055	10-13-1987	Kashkashian Jr.	
	58.	US 4752877	06-21-1988	Roberts et al.	
	59.	US 4797913	01-10-1989	Kaplan	
	60.	US 4799156	01-17-1989	Shavit	
	61.	US 4812628	03-14-1989	Boston	
	62.	US 4823264	04-18-1989	Deming	
	63.	US 4931793	06-05-1990	Fuhrmann et al.	
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	66.	US 4988849	01-29-1991	Sasaki	
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	72.	US 5111395	05-05-1992	Smith	

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	73.	US 5121945	06-16-1992	Thomson et al.	
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	75.	US 5136502	08-04-1992	Van Remortel et al.	
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	83.	US 5283829	02-01-1994	Anderson	
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	85.	US 5311594	05-10-1994	Penzias	
	86.	US 5315508	05-24-1994	Bain et al.	
	87.	US 5321238	06-14-1994	Watanabe	
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	92.	US 5367581	11-22-1994	VanHorn	
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	95.	US 5402474	03-28-1995	Miller	
	96.	US 5412190	05-02-1995	Kopesec	

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	97.	US 5424938	06-13-1995	Wagner	
	98.	US 5430644	04-04-1995	Deaton et al.	
	99.	US 5432506	07-11-1995	Chapman	
	100.	US 5444794	08-22-1995	Uhland	
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	102.	US 5446740	08-29-1995	Yien	
	103.	US 5448471	09-05-1995	Deaton et al.	
	104.	US 5465206	11-07-1995	Hilt et al.	
	105.	US 5477040	12-19-1995	Lalonde, Michael	
	106.	US 5479494	12-26-1995	Clitherow	
	107.	US 5483445	01-09-1996	Pickering	
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	111.	US 5506691	04-09-1996	Bednar et al.	
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	118.	US 5551021	08-27-1996	Harada	
	119.	US 5557515	09-17-1996	Abbruzzese et al.	
	120.	US 5563400	10-08-1996	Le Roux	

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	121.	US 5566330	10-15-1996	Sheffield	
	122.	US 5568489	10-22-1996	Yien	
	123.	US 5570465	10-29-1996	Tsakanikas	
	124.	US 5572004	11-05-1996	Raimann	
	125.	US 5583759	12-10-1996	Geer	
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	131.	US 5599528	02-04-1997	Igaki	
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	134.	US 5621201	04-15-1997	Langhans	
	135.	US 5640577	06-17-1997	Scharmer	
	136.	US 5642419	06-24-1997	Rosen	
	137.	US 5649117	07-15-1997	Landry	
	138.	US 5652786	07-29-1997	Rogers	
	139.	US 5659165	08-19-1997	Jennings	
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	145.	US 5679940	10-21-1997	Templeton	
	146.	US 5687250	11-11-1997	Curley, et al.	
	147.	US 5692132	11-25-1997	Hogan	
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	155.	US 5717989	02-10-1998	Tozzoli et al.	
	156.	US 5724424	03-03-1998	Gifford	
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	159.	US 5751842	05-12-1998	Eccles	
	160.	US 5757917	05-26-1998	Rose et al.	
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	169.	US 5819238	10-06-1998	Fernholz	
	170.	US 5826241	10-20-1998	Stein	
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	172.	US 5832447	11-03-1998	Rieker	
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	174.	US 5832463	11-03-1998	Houvener et al.	
	175.	US 5832464	11-03-1998	Houvener et al.	
	176.	US 5832488	11-03-1998	Eberhardt	
	177.	US 5835580	11-10-1998	Fraser	
	178.	US 5835603	11-10-1998	Coutts	
	179.	US 5835899	11-10-1998	Rose et al.	
	180.	US 5852812	12-22-1998	Reeder	
	181.	US 5859419	01-12-1999	Wynn	
	182.	US 5864609	01-26-1999	Cross et al.	
	183.	US 5870456	02-09-1999	Rogers	
	184.	US 5870721	02-09-1999	Norris	
	185.	US 5870723	02-09-1999	Pare	
	186.	US 5870725	02-09-1999	Belinger et al.	
	187.	US 5873072	02-16-1999	Kight	
	188.	US 5883810	03-16-1999	Franklin et al.	
	189.	US 5884288	03-16-1999	Chang	
	190.	US 5897625	04-27-1999	Gustin	
	191.	US 5898157	04-27-1999	Mangili et al	
	192.	US 5903881	05-11-1999	Schrader	

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	267.	US 6185544	02-06-2001	Sakamoto et al.	
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	269.	US 6205433	03-20-2001	Boesch et al.	
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<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
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<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	